

3               providing a communications network, said network having a user operable terminal  
4               for connecting with and sending and receiving communications at a remote location relative  
5               to a provider of transactions and a gateway service platform for processing and transmitting  
6               communications to and from the user operable terminal and to and from at least one  
7               computer associated with the provider of the transaction;

8               providing a screen display, on said user operable terminal, of informational menus  
9               which provide access through connection indicia on said screen display to a variety of  
10          information, goods, and services offered by participating providers of transactions, said  
11          connection indicia providing a variety of choices, said buttons being changeable in  
12          accordance with different informational menus from said providers of transactions;

13          communicating to the service platform the user's input corresponding to the user's  
14          selection from said variety of information, goods, and services represented by said  
15          connection indicia on said screen display;

16          displaying on the screen display data concerning the information, goods, or services  
17          received from the computer through the service platform in response to the user's selection  
18          from the variety of choices represented by said connection indicia, said data having been  
19          received from the services platform by the terminal;

20          providing an option, on a screen display of informational menus, selectable by the  
21          user to communicate by voice or TDD through the service platform to a representative of the  
22          provider of transactions with regard to the user selected information, goods, or services;

23          enabling the user to communicate with the representative of the provider of  
24          transactions by voice or TDD transmission upon the user's selection of said option through a  
25          direct communication line between the user and the provider; and

26 terminating the menu display on the terminal screen when the direct connection  
27 between the user and the provider is initiated.

61. A method of accessing an account, conducting a transaction, obtaining a service or obtaining information with a user interface for a communications network, said communications network including a user operable terminal for connecting with and sending and receiving communications at a remote location relative to a provider of the account, transaction, service or information and a gateway service platform for processing and transmitting communications to and from the user operable terminal and to and from at least one computer associated with the provider of the account, transaction, service or information, said method comprising:

providing, on said user operable terminal, a screen display of connection indicia that are different in accordance with differing modes of operation of the terminal;

providing instructional prompts on the screen display enabling the user to operate the terminal:

providing, in an internally programmed processing unit in the terminal, a multiplicity of preprogrammed choices represented by a plurality of connection indicia each having a different display characteristic with respect to the account, transaction, service or information, said multiplicity of preprogrammed choices being perceptible on the screen display to the user;

registering in the terminal the user's input corresponding to the user's selection from the multiplicity of preprogrammed choices displayed on the screen display;

communicating to the service platform the user's selection registered as the user's

21           input from the multiplicity of preprogrammed choices;

22                 displaying, on the screen display, data concerning the account, transaction, service or

23                 information received from the computer through the service platform in response to the user's

24                 selection from the multiplicity of preprogrammed choices, said data having been received

25                 from the services platform by the terminal;

26                 simultaneously displaying on the screen display the multiplicity of preprogrammed

27                 choices and an option selectable by the user to communicate by voice or TDD through the

28                 service platform to a representative of the provider with regard to the user selected account,

29                 transaction, service or information;

30                 maintaining in the processing unit of the terminal a record of connection address

31                 indicia uniquely associated with a representative of the provider of each account, transaction,

32                 service or information displayed that is associated with a voice or TDD option;

33                 interconnecting the user terminal with the provider at the address associated with the

34                 provider in response to user selection of said option to communicate by voice or TDD; and

35                 enabling the user to communicate with the representative of the provider by voice or

36                 TDD transmission upon the user's selection of said option through a direct communication

37                 line between the user and the provider; and

38                 terminating the menu display on the terminal screen when the direct connection

39                 between the user and the provider is initiated.

1                 62.         The method of claim 60, wherein the step of providing a screen display of

2                 informational menus includes providing means for enabling the user to:

3                 enter at least one of the group consisting of a user identification number, a secret code

4 and a service password;

5 instruct a financial institution to initiate settlement of debits and credits with respect  
6 to charges incurred or funds acquired by the user as a result of a transaction with the  
7 provider;

8 request a confirmation number following successful completion of the transaction  
9 with the provider; and

10 repeat the transaction in the event of interruption or error in the data transmissions or  
11 error in the transaction.

12  
13 63. The method of claim 61, wherein the step of providing a multiplicity of choices  
14 includes providing means for enabling the user to:

15 enter at least one of the group consisting of a user identification number, a secret code  
16 and a service password;

17 instruct a financial institution to initiate settlement of debits and credits with respect  
18 to charges incurred or funds acquired by the user as a result of a transaction with the  
19 provider;

20 request a confirmation number following successful completion of the transaction  
21 with the provider; and

22 repeat the transaction in the event of interruption or error in the data transmissions or  
23 error in the transaction.

**D. Please enter the appended Substitute Specification (31 pages including 4 claims  
and Abstract).**